

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Regis B. Bingham
Debtor

Case No. 11-04025-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 28

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db +Regis B. Bingham, 64 Spencer Place, Lewisburg, PA 17837-6654
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION et al..., Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
3946995 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
3958438 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
3877134 B & B RESIDENTIAL MANAGEMENT, 5522 GOLDEN RING ROAD, BALTIMORE, MD 21202
3903288 +B & B Residential Management, c/o Marie Hoffman, 6522 Golden Ring Road, Baltimore, MD 21237-2012
3877135 +CENTRAL TAX BUREAU OF PA, 25 N. 8TH STREET, LEWISBURG, PA 17837-1445
3877140 +CITY COUNCIL OF BALTIMORE, 100 N. HOLLIDAY STREET, BALTIMORE, MD 21202-3465
3959980 +DEUTSCHE BANK TRUST COMPANY, Et al, BANKRUPTCY DEPARTMENT, GMAC MORTGAGE, LLC, 1100 VIRGINIA DRIVE P.O. BOX 8300, FORT WASHINGTON, PA 19034-8300
3930840 +JPMORGAN CHASE BANK, N.A., c/o Chase Home Finance, LLC, Attn: OH4-7302, 3415 Vision Drive, Columbus, OH 43219-6009
3877144 KYRIAKOS P. MARUDAS, LOWER LEVEL 82, CITY HALL, BALTIMORE, MD 21202
3877147 +UNION CO. TAX CLAIM BUREAU, 103 S. SECOND STREET, LEWISBURG, PA 17837-1903

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: ECMC.COM Apr 18 2017 18:53:00 ECMC, P O Box 75906, St. Paul, MN 55175
cr +EDI: PRA.COM Apr 18 2017 18:53:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
3877133 +EDI: AMEREXPRESS.COM Apr 18 2017 18:53:00 AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537
3913277 EDI: BECKLEE.COM Apr 18 2017 18:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
3877136 +EDI: CHASE.COM Apr 18 2017 18:53:00 CHASE, PO BOX 9001123, LOUISVILLE, KY 40290-1123
3877137 +EDI: CHASE.COM Apr 18 2017 18:53:00 CHASE BANK, PO BOX 15153, WILMINGTON, DE 19886-5153
3877138 EDI: CITICORP.COM Apr 18 2017 18:53:00 Citi Cards, PO BOX 182564, COLUMBUS, OH 43218
3877139 EDI: CITICORP.COM Apr 18 2017 18:53:00 CITIBANK (SOUTH DAKOTA), PO BOX 183051, COLUMBUS, OH 43218
3905109 EDI: CHASE.COM Apr 18 2017 18:53:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
3991103 EDI: ECMC.COM Apr 18 2017 18:53:00 Educational Credit Management Corporation, P. O. Box 75906, St. Paul, MN 55175
3877143 EDI: IRS.COM Apr 18 2017 18:53:00 INTERNAL REVENUE SERVICE, CINCINNATI, OH 45999
3947217 EDI: PRA.COM Apr 18 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
3877145 E-mail/Text: bankruptcynotices@psecu.com Apr 18 2017 18:53:17 PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4033987 +EDI: NAVIENTFKASMSERV.COM Apr 18 2017 18:53:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
3877146 +E-mail/Text: notices@burt-law.com Apr 18 2017 18:53:20 TRENTON A. FARMER, ESQUIRE, BURTON NEIL & ASSOCIATES, P.C., 1060 ANDREW DRIVE, SUITE 170, WEST CHESTER, PA 19380-5600
3913275 EDI: ECAST.COM Apr 18 2017 18:53:00 eCAST Settlement Corporation assignee of Citibank, (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
4103262* +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
3877141 ###+FREDERICK J. HANNA & ASSOC., 1427 ROSWELL ROAD, MARIETTA, GA 30062-3668
3877142 ###+GMAC MORTGAGE, PAYMENT PROCESSING, PO BOX 79135, PHOENIX, AZ 85062-9135

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor J.P. Morgan Chase Bank, N.A. ASwartz@mwc-law.com, ecfmail@mwc-law.com
Brian L. Kerstetter on behalf of Debtor Regis B. Bingham crissy@kerstetterlaw.com, brian@kerstetterlaw.com
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Gail Lee Hills on behalf of Debtor Robin D. Bingham Hills.gail@gmail.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION et al... bkgroup@kmllawgroup.com
Jeremy John Kobeski on behalf of Creditor Deutsche Bank Trust Company Americas, As Trustee For et al. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Deutsche Bank Trust Company, pamb@fedphe.com
Joseph P Schalk on behalf of Creditor GMAC MORTGAGE, LLC pamb@fedphe.com
Joshua I Goldman on behalf of Creditor GMAC MORTGAGE, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Deutsche Bank Trust Company, bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Lori R Hackenberg on behalf of Debtor Regis B. Bingham hackenberg@lhlaw.cc, jolynn@lhlaw.cc
Thomas I Puleo on behalf of Creditor Deutsche Bank Trust Company Americas, As Trustee For et al. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **Regis B. Bingham**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:11-bk-04025-JJT**

Social Security number or ITIN **xxx-xx-0930**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Regis B. Bingham

**By the
court:**



April 18, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.